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01/31/00  
JCT  
S. PTOUTILITY  
PATENT APPLICATION  
TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR § 1.53(b))

Attorney Docket No. 2400-384

First Inventor or Application Identifier Dickson, T.

Title FRAUD DETECTION THROUGH FLOW RATE ANALYSIS

Express Mail Label No. EL527471801US

## APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1.  \*Fee Transmittal Form (e.g., PTO/SB/17)  
(Submit an original and a duplicate for fee processing)
2.  Specification [Total Pages 31]  
(preferred arrangement set forth below)
  - Descriptive title to the Invention
  - Cross References to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to Microfiche Appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings (if filed)
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure
3.  Drawing(s) (35 U.S.C. 113) [Total Sheets 7]
4.  Oath or Declaration [Total Pages 1]
  - a.  Newly executed (original or copy)
  - b.  Copy from a prior application (37 C.F.R. § 1.63(d))  
(for continuation/divisional with Box 17 completed)  
[Note Box 5 below]
  - i.  DELETION OF INVENTOR(S)  
Signed statement attached deleting  
inventor(s) named in the prior application,  
see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).
5.  Incorporation By Reference (useable if Box 4b is checked)  
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.

Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

6.  Microfiche Computer Program (Appendix)
7.  Nucleotide and/or Amino Acid Sequence Submission  
(if applicable, all necessary)
  - a.  Computer Readable Copy
  - b.  Paper Copy (identical to computer copy)
  - c.  Statement verifying identity of above copies

## ACCOMPANYING APPLICATION PARTS

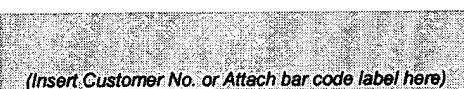
8.  Assignment Papers (cover sheet & document(s))
9.  37 C.F.R. § 3.73(b) Statement  Power of Attorney  
(when there is an assignee)
10.  English Translation Document (if applicable)
11.  Information Disclosure Statement (IDS)/PTO-1449  Copies of IDS Citations
12.  Preliminary Amendment
13.  Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)
14.  \*Small Entity  Statement filed in prior application, Statement(s) Status still proper and desired
15.  Certified Copy of Priority Document(s)  
(if foreign priority is claimed)
16.  Other: \_\_\_\_\_

\*NOTE FOR ITEMS 1 & 14: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).

17. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information below and in a preliminary statement:

Continuation  Divisional  Continuation-in-part (CIP) of prior application No: \_\_\_\_\_ / \_\_\_\_\_  
Prior application information: Examiner: Group/Art Unit: \_\_\_\_\_

## 18. CORRESPONDENCE ADDRESS

 Customer Number or Bar Code Labelor  Correspondence address below

(Insert Customer No. or Attach bar code label here)

NAME COATS &amp; BENNETT, P.L.L.C.

ADDRESS P.O. Box 5

CITY Raleigh

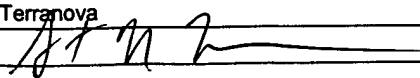
STATE NC

ZIP CODE 27602

COUNTRY USA

TELEPHONE 919-854-1844

FAX 919-854-2084

Name (Print/Type)	Steven N. Terranova	Registration No. (Attorney/Agent)	43,185
Signature			Date January 31, 2000

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

JC678 U.S. P. S. 09/494867

01/31/00

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**FEE TRANSMITTAL**

Patent fees are subject to annual revision on October 1

These are the fees effective November 10, 1998.

Small Entity payments must be supported by a small entity statement.  
otherwise large entity fees must be paid. See Forms PTO/SB/09-12.

See 37 C.F.R. §§ 1.27 and 1.28.

**TOTAL AMOUNT OF PAYMENT** (\$1510.00)

Complete if Known

Application Number	TBA
Filing Date	January 31, 2000
First Named Inventor	Dickson, T.
Examiner Name	TBA
Group Art Unit	TBA
Attorney Docket No.	2400-384

**METHOD OF PAYMENT** (check one)1.  The Commission is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number 18-1167

Deposit Account Name Coats &amp; Bennett, P.L.L.C.

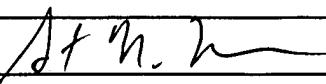
 Charge Any Additional  Charge the Issue Fee Set in Fee Required Under 37 CFR §1.18 at the Mailing of the Notice of Allowance2.  Payment Enclosed:  
 Check  Money Order  Other**FEE CALCULATION****1. BASIC FILING FEE**

Large Entity Fee Code (\$)	Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101	690	201	345	Utility filing fee
106	310	206	155	Design filing fee
107	480	207	240	Plant filing fee
108	760	208	380	Reissue filing fee
114	150	214	75	Provisional filing fee
<b>SUBTOTAL (1)</b>				(\$690.00)

**2. EXTRA CLAIM FEES**

	Extra Claims	Fee from below	Fee Paid
Total Claims	46	-20** = 26	X 18.00 = 468.00
Independent Claims	7	-3** = 4	X 78.00 = 312.00

Large Entity Fee Code (\$)	Entity Fee Code (\$)	Fee Description
103	18	203
102	78	202
104	260	204
109	78	209
110	18	210
<b>SUBTOTAL (2)</b>		

SUBMITTED BY				Complete (if applicable)	
Typed or Printed Name				Reg. Number	43,185
Signature		Date	January 31, 2000	Deposit Account User ID	18-1167

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Box Patent Application  
Assistant Commissioner of Patents  
Washington, D.C. 20231

Sir:

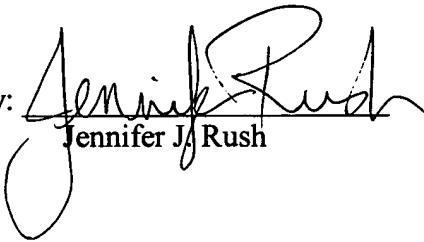
CERTIFICATE OF MAILING/EXPRESS MAIL

"Express Mail" Mailing Label Number EL527471801US

Date of Deposit January 31, 2000

I hereby certify that the enclosed specification and claims for **FRAUD DETECTION**  
**THROUGH FLOW RATE ANALYSIS**, drawings, Utility Patent Application Transmittal, Fee  
Transmittal and duplicate, Declaration, Power Of Attorney, Assignment and Recordation Sheet,  
and our Check # 0699 in the amount of \$1510.00, are being deposited with the United States  
Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date  
indicated above and is addressed to Box Patent Application Commissioner of Patents and  
Trademarks, Washington, D.C. 20231.

Mailed By:



Jennifer J. Rush

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